

THE DAI-ICHI KANGYO BANK, LIMITED

ANNUAL REPORT 1999

On the verge of the 21st century, the Japanese financial industry is facing the dawn of a new era. This new era will be marked by intensifying competition, increasingly sophisticated financial technology, and exciting new opportunities.

*Detailed in this Annual Report are the corporate policies, fundamental concepts, and forward-looking strategies that will carry DKB—**strong, sound, and profitable**—into the next century.*



A handwritten signature in blue ink, reading "Katsuyuki Sugita" with a stylized flourish at the end.

*Katsuyuki Sugita
President and Chief Executive Officer
The Dai-Ichi Kangyo Bank, Limited*